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Information for eNews is compiled from several sources, including websites and lists from the Agency for Healthcare Research and Quality, Blue Cross/Blue Shield, Commonwealth Fund, Health Affairs, Kaiser Family Foundation, Milwaukee Journal-Sentinel, Milwaukee Business Journal, Milbank Quarterly, The New York Times, Urban Institute, Wheeler Report, Wisconsin Council on Children and Families Wisconsin Health News, Wisconsin Medical Journal, Wispolitics.com, Wisconsin State Journal, Wisconsin Technology Network and others.

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## STATE NEWS

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### [Wisconsin Responds to Upholding of the Affordable Care Act](#)

Wisconsinites had different and varied responses to the U.S. Supreme Court decisions that uphold nearly all of the major provisions of the Patient Protection and Affordable Care Act (PPACA). [Governor Walker](#) asserts that he continues to oppose the PPACA and will not move forward with implementation, waiting until after the November elections. WI Health Services Secretary Dennis Smith echoed these [comments](#). In regards to the ruling that gives states discretion over [Medicaid expansion](#), the governor said his staff is still looking at what that means and it is premature to comment on what Wisconsin's options may be. Wisconsin [Attorney General Van Hollen](#), who filed suit against the ACA, asserted that the Governor must follow the federal law now that the Supreme Court has ruled the law constitutional.

The [Post Crescent](#) provides a Q&A moderated session with healthcare experts answering questions about what the ruling means for Wisconsin.

The [Urban Institute estimates](#) that up to 181,000 uninsured Wisconsin residents persons will lose the opportunity for Medicaid coverage if the state declines participation in the ACA expansion and the 100% support. These persons are, for the most part, among the [128,600 uninsured childless adults](#) currently on the [longstanding BadgerCare Core Plan waitlist](#). [Governing Magazine](#) explains this option faced by states and its repercussions, along with an interactive map showing the impact on Wisconsin.

DHS Secretary Dennis Smith details Wisconsin's plans and concerns during a [July 9 webcast](#) of the National Academy for State Health Policy.

### [Most WI Insurance Companies Meet Federal Standards; Some Rebates to Come](#)

The Affordable Care Act (ACA) created thresholds for the "medicals loss ratio" (MLR) -- the amount of health plans/insurance premiums spend on administrative and non-health care related costs relative to medical care and quality initiatives. The major Wisconsin-based health insurers met these standards and therefore did not need to provide rebates. At least two large

national health insurers – Humana and Wellpoint/Anthem-- have also met the MLR standards. However, a [few health insurers](#) in Wisconsin did not meet these standards and will rebate \$10.4 million to policyholders, covering 19,759 people. This amounts to roughly 1% of the \$7.2 billion Wisconsin consumers pay in health insurance premiums.

### [Feds Reject WI Request for State Specific Rate Review](#)

Under the Affordable Care Act (ACA), all health insurance rate increases above 10% are marked for review by the Centers for Medicare and Medicaid Services (CMS). Starting this year, states can apply for state-specific rate review thresholds. Wisconsin insurance commissioner Ted Nickels recently wrote [a letter](#) to CMS requesting such a state-specific rate review threshold claiming that such a review would better represent Wisconsin's competitive health insurance market. CMS recently [rejected the request](#).

### [Individuals Suing DHS for Limits to BadgerCare Plus Core Plan](#)

Two individuals in Milwaukee are currently filing suit against the Dept. of Health Services (DHS) for freezing enrollment in BadgerCare Plus Core, a Medicaid program that provides basic health insurance to low income childless adults who are not eligible for other coverage. Core Plan enrollment was closed in October 2010, and since then declined from a high of 65,265 to about 26,000 people today due to attribution. The waiting list has nearly 130,000 individuals. Two [Assembly Democrats have sent a letter](#) to federal officials asking them to consider whether Wisconsin's failure to lift the enrollment freeze violates the terms of the federal waiver that originally permitted the program, or of the PPACA Maintenance of Effort requirements.

### [WI Implements Elements of Federal PPACA-Supported Health Reform](#)

The Kaiser Commission on Medicaid and the Uninsured recently released a [policy brief](#) on how some states are moving forward with the Affordable Care Act (ACA). Wisconsin, the report shows, has been moving forward in four of five categories. The report shows that Wisconsin has been taking advantage of uncontroversial yet very important provisions of the ACA to strengthen and innovate in BadgerCare and Medicaid including the following:

1. New federal Medicaid funding for disease prevention
2. Health homes for individuals with chronic conditions
3. Integrating financing and care for dual eligible beneficiaries
4. Increased federal funding to upgrade Medicaid eligibility systems
5. Getting an early start on the Medicaid expansion.

### [WI Health Care Quality “Very Weak” for Blacks, Hispanics Compared to Other States](#)

The federal Agency for Healthcare Research and Quality (AHRQ) has released its data from the [National Healthcare Quality Report](#) showing the quality of each state's health care against national rates or best performing states. Measures include overall health care quality, types of care, settings of care, five clinical conditions, and more. [While Wisconsin rates above average overall](#), AHRQ reports that “Compared to the U.S., the performance for Wisconsin in quality of care compared to Whites (Non-Hispanic) is in the very weak range for Hispanics (All Races), and in the very weak range for Blacks (Non-Hispanic).”

### **[Medical School Campuses for Green Bay, Central Wisconsin](#); Other Health Training Expanding**

The Medical College of Wisconsin plans to build a new campus in Green Bay, with classes scheduled to begin in 2015 for an initial enrollment of 25 students. Students will spend their first 18 months in classrooms and the next 18 months studying in all four area hospitals. The will also create a local residency program, starting with 10 slots at local hospitals for students to perform a required three-year residency after graduation. In a related development, [MCW will also open a campus in central Wisconsin](#) to train an additional 15 students in family medicine. The location, to be determined by September, will be in Wausau, Marshfield, or Stevens Point. These new programs are intended to reduce the shortage of physicians, particularly in rural and northern Wisconsin.

New physician assistant programs are being offered in Wisconsin. [Concordia](#) will be offering a 26-month, full-time, year-round physician assistant program starting in May 2013. [UW-Marathon County](#) is expanding its physician assistant (PA) program to the Wausau campus starting May 2014 with four additional students, with the number of PA students expected to reach 24 by 2016.

[Northcentral Technical College](#) has announced that it will be adding more nursing students to its program to help with the looming nurse shortage.

[Marquette's new dental school](#) will receive a \$1 million donation from an alumnus to help fund the Building for the Future campaign, which will support the dental school's 40,000-square-foot expansion. The gift will help create a fifth clinic within the school which will allow the patient care practice at the school to increase by an additional 24 stations.

[Carroll College](#) recently received a gift of \$4 million from the spouse of an alumnus who gave the money for the school's health sciences programs, especially nursing.

### **[Milwaukee VA Hospital Recruits Mental Health Providers](#)**

A Department of Veterans Affairs hospital in Milwaukee has begun recruiting for additional mental health providers, part of a nationwide effort to bring on about 1,600 new psychiatrists, psychologists and social workers to reduce wait times for treatment. The challenges facing this Milwaukee hospital and the veterans it serves are profiled by National Public Radio.

### **[Governor Brings Back Council on Physical Fitness & Health](#)**

Governor Scott Walker has signed [Executive Order #73](#) reconvening the Governor's Council on Physical Fitness and Health. The council will be appointed by the governor and consisting of health and fitness advocates. Meanwhile, the state is [seeking input](#) on their nutrition, [physical activity and obesity plan](#). The Department of Health Services is seeking input on all aspects of the plan and requests that comments be submitted by July 18<sup>th</sup>.

### [Wisconsin Preparing for “Consumer Reports” – Style Physician Rating](#)

Consumer Reports, a leading publisher of buyers’ guides, is now partnering with the Massachusetts Health Quality Partners to [publish ratings](#) of physicians. Now the Wisconsin Collaborative for Healthcare Quality (WCHQ) is preparing to follow suit.

### [Wisconsin Medical Society Voices Concerns about Meaningful Use Rules](#)

The Wisconsin Medical Society (WMS), along with the American Medical Association (AMA) and many other state medical societies recently [commented](#) to the Centers for Medicare and Medicaid Services (CMS) on the proposed rule that outlines what measures physicians must meet to qualify for financial incentives in Stage 2 of the Medicare/Medicaid meaningful use electronic health record (EHR) program. The WMS expresses concerns that the rules may in fact discourage participation rather than encourage it. WMS also provides its recommendations.

### [Wisconsin Payment Reform Pilots Move Forward](#)

Providers are moving forward with pilots of [bundled payments](#) rather than fee-for-service reimbursement, both [CMS-sponsored](#) and otherwise. At the recent Wisconsin Payment Reform Summit, [Marshfield Clinic, Bellin-ThedaCare, and Dean Clinic described](#) initiatives under the various Medicare Payment Reform Programs. Meriter Health Services, University of Wisconsin Hospital and Clinics Manitowoc Surgery Center described [pilots for knee replacement surgery](#). The Partnership’s work is just one of almost 20 similar projects around the country.

### [ThedaCare Launches Payment Experiment Forum](#)

The ThedaCare Center for Healthcare Value has launched a new online Forum brings together information, insights and results from innovative payment initiatives going on across the country.

### [Forbes: Is the Cost of an Epic Health IT System Worth It?](#)

Wisconsin-based Epic Systems, a national leader in electronic health records, has recently been subject to a helping of [positive national press](#), and its Verona-based campus [continues to expand](#) in footprint and employment. But Forbes recently published an article reviewing the skepticism about the high price of an Epic installation citing, among others, authors of a recent article in the [New England Journal of Medicine](#) arguing against the “trap of “complex, highly specialized IT systems.” The [Wisconsin State Journal also reports](#) on the recent criticism.

### [WI Supreme Court Upholds Damages in Pharmaceutical Lawsuit](#)

A lawsuit dating back to 2004 in which the Wisconsin Attorney General at the time, Peg Lautenschlager, sued 36 pharmaceutical companies accused of inflating wholesale prices to get larger payments from Medicaid, private insurers, and consumers, has been upheld unanimously by the Wisconsin Supreme Court. This decision came down after the pharmaceutical company, Pharmacia Inc., had appealed an earlier 2009 decision that resulted in a judge ordering the company to pay \$4.5 million in forfeitures and other costs and a jury awarding \$9 in damages.

### **[Wisconsin Residents Are Living Longer, But Not Better](#)**

Wisconsin residents are living longer but are more overweight, less wealthy and drinking more alcohol than recommended, according to the [Wisconsin Health Trends: Progress Report](#), an annual report produced by the [University of Wisconsin Population Health Institute](#), with funding from the [Wisconsin Partnership Program](#). The report assesses 20 health factors that, if improved, can help make Wisconsin achieve its goal of being the healthiest state by 2020.

### **[Smoking During Pregnancy Declines in Wisconsin](#)**

The prevalence of smoking during pregnancy in Wisconsin decreased from 23% in 1990 to 15% in 2007; it decreased to 13% in 2010 and between 1990. Other trends reported include those by race, age, education, marital status and county specific information. United States data are compared to Wisconsin data for the years 1990 through 2007.

### **[Free Dental Clinic Serves Thousands; School Dental Care Programs May Merge](#)**

In response to the [report](#) put out recently by the Oral Health Coalition of Dane County detailing the oral health care crisis in Wisconsin, the [Wisconsin Dental Association staged Mission of Mercy](#), a make-shift clinic that provided care to 3,043 persons over two days in a Dane County arena. More than 150 dental chairs were staffed by 1,800 volunteer dentists, hygienists and other assistants. An estimated value of \$1.75 million in dental care was provided, with \$250,000 in location donations, making this the largest charitable Mission of Mercy dental clinic ever staged in the United States.

Meanwhile, Two Dane County dental programs that assist low-income children, are making plans to combine forces and merge. [Celebrate Smiles](#) (Access Community Health Centers) and [Give Kids a Smile](#) (Public Health Madison and Dane County, Madison School District, and UW Health's American Family Children's Hospital) work with local schools to provide mobile dental care to low-income children.

### **[U.S. News National Ranking of Wisconsin Hospitals, Clinics & Health Programs](#)**

U.S. News ranked three Wisconsin hospitals among the best in the country. Those hospitals include [University of Wisconsin Hospital and Clinics](#) which received 14 nationally ranked specialty areas, [American Family Children's Hospital](#) which was nationally ranked in 7 specialty areas, and [Froedtert Hospital](#) which was nationally ranked in 5 specialty areas. Also, the [University of Wisconsin School of Medicine and Public Health's](#) Doctor of Physical Therapy Program has been ranked 19th out of 210 physical therapy programs, according to the 2012 U.S. News and World Report graduate school rankings.

### **[Three WI Community Clinics Receive \\$2.2 Million Federal Grants To Expand Care](#)**

The federal government recently announced [more funding available to expand community health centers](#) through provisions in the Affordable Care Act (ACA). Three community health centers in [Wisconsin](#) received grants from this funding totaling \$2.2 million to expand and add new services. Sheboygan Area Community Clinics will receive \$650,000 to open a new clinic while [N.E.W. Community Clinic](#) in Green Bay will receive \$903,333 and [Family Health Center](#) of

Marshfield, an affiliate of Marshfield Clinic, will receive \$650,000. Last year, community health centers provided care for more than 270,000 people at 87 locations in Wisconsin (roughly one in 20 people). It is estimated that the grants will help the three clinics serve 18,000 additional patients.

### **[16<sup>th</sup> Street Community Health Center Receives Grant for Diabetic Hispanics](#)**

The 16<sup>th</sup> Street Community Health Center will receive \$295,615 over the course of three years from the Bristol-Myers Squibb Foundation to help Latino patients with type 2 diabetes who are not seeking the care for the disease. Nearly one in eight Latino adults currently has type 2 diabetes and Latinos risk of developing the disease is 66% greater than among non-Latino white adults. The initiative is designed to help patients who have lapsed in their diabetes care in the past 12 month period get needed, managed care and will use culturally appropriate, bilingual, targeted outreach methods.

### **[Clinics and Health Care Non-Profits Receive Grants; Other Clinic and Hospital News](#)**

Twenty non-profits in southeastern Wisconsin, many of which provide health care related services, were recently awarded \$640,000 from [Northwestern Mutual Foundation](#), the charitable unit of Milwaukee's Northwestern Mutual Life Insurance Co.

Other Developments in Clinic and Hospital News:

Since January of this year, [Marshfield Clinic](#) has cut around 50 positions system-wide and expects more cuts in the future. The 50 positions were cut from about 8,000 employees system-wide at more than 50 locations throughout Wisconsin. The cuts included layoffs, attrition, rescinded job offers and full-time staffers being reduced to part-time.

Meanwhile, business at fertility clinics is up, possibly due to an uptick in the economy. A typical In-vitro fertilization (IVF) process costs around \$15,000 and is rarely covered by insurance. Two [Madison area clinics](#) have seen an increase lately in procedures at their clinics.

[Wheaton Franciscan Healthcare](#) is seeking approval for a \$49 million expansion of its hospital in Franklin, WI. Pending approvals, would begin work this year on a 65,000-square-foot medical office building which would free up space in the hospital that would be converted to gastrointestinal suites, operating rooms and a catheterization laboratory.

[Physician Plus](#) recently announced that starting January 1, 2013, it will no longer cover primary care services at UW Hospital and Clinics owned facilities. In addition, Physicians Plus is adding Mayo Clinic, Froedtert Hospital, and Children's Hospital of Wisconsin to its network.

### **[Milwaukee Continues to Fight Infant Mortality](#)**

Two new initiatives are rolling out to address Milwaukee's challenge of high infant mortality among African American babies: [Milwaukee's Life-Course Initiative for Healthy Families Community Action Plan](#) and a new [social marketing](#). The Women 2 Women for Healthy Babies Project includes an online [series of videos](#) in which women of diverse races, cultures and ethnicities describe their common experiences as mothers, aunts, grandmothers and neighbors.

### **[Outbreaks of Pertussis in WI: Vaccinations Urged](#)**

Wisconsin is seeing its largest outbreak of pertussis (whooping cough) in eight years and health [officials are urging vaccinations](#), particularly for those with infants and young children and others who may be more at risk of the disease. As of early May, Wisconsin had seen more than 10 times the number of cases of pertussis statewide as reported last year at the same time.

### **[Hepatitis C Cases In Rural Wisconsin on the Rise](#)**

The Wisconsin Division of Public Health reports an increase in Hepatitis C cases recently to 24 cases a year from eight or so annually before. These Hepatitis C cases in Wisconsin are being documented among a younger population than usual and increasingly in rural communities. It appears that the uptick in Hepatitis C is linked to drug use in these rural Wisconsin communities.

### **[Mobile Food Truck Combats Food Deserts](#)**

The Freshmobile Initiative is a new approach to addressing food deserts and is currently operating in Madison, WI. The owner of Madison Fresh Market started the mobile food truck to serve the Allied Drive Neighborhood and other neighborhoods in Madison underserved by grocery stores. The mobile market will provide fresh fruits and vegetables as well as other healthy food options. The initiative is able to keep costs lower than other grocery stores because there isn't the typical overhead of a traditional grocery store.

### **[Viruses Found in WI Drinking Water Could Lead to Federal Standards](#)**

A [study](#) recently published in [Environmental Health Perspectives](#) shows that there is a connection between viruses in drinking water and human illnesses. The study is the first to closely link the presence of viruses in tap water to illnesses in people. Currently at least 60 Wisconsin communities do not treat drinking water with either chlorine or ultraviolet light, both of which would kill the contaminants. The U.S. Environmental Protection Agency has now started a nationwide sampling program that could lead to stricter federal standards for treatment of municipal drinking water.

## **RESEARCH AND PROGRAM TOOLS**

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  - [Fast Facts](#)
- New and Updated Resources from the [Commonwealth Fund](#)
  - [State Scorecard](#)
  - [Health Reform Resource Center](#)
- [CMS – Profile of Medicare-Medicaid Dual Eligibles: Wisconsin](#)
- [AHRQ National Health Care Quality Report - Wisconsin](#)
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- New and Updated Resources from the [CDC](#)
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- New and Updated Resource from the [MCH Library](#)
- New and Updated Resource from [HHS](#)
- New and Updated Resource from [Why Not the Best?](#)
- Wisconsin Toolbox:
  - [Public Health Profiles, 2010](#)  
Published annually and provide concise health and demographic information about each county in Wisconsin.
  - [Wisconsin Tobacco Quit Line](#)  
Provides information on access to free medications, live coaching and web forums. The Quit Line is free, sponsored by the Wisconsin Department of Health Services. Call 1-800-QUIT-NOW to have a coach call you.
  - [WCHQ Updates its Performance Measures](#)  
The Wisconsin Collaborative for Healthcare Quality (WCHQ) has developed a unique set of healthcare performance measures to evaluate key primary care practices.
  - [Local Health Department Survey, 2010](#)  
Includes tables showing financial data (revenues, expenses, local tax levies and per capita expenditures) and LHD staffing for 2010. All 92 LHDs in Wisconsin in 2010 responded to both the financial survey and the staffing survey.
  - [Wisconsin Medical Society Advocacy: 2011–2012 Legislative Summary](#)  
Legislation, proposed administrative rules and biennial budget subjects relevant to health policy from the 2011-2012 biennial session.

## **EVENTS AND ANNOUNCEMENTS**

- [Introduction to Finding Grants and Proposal Writing for Rural Healthcare](#), July 18<sup>th</sup> – 19<sup>th</sup>, Superior, WI
- Wisconsin Local Food Network Quarterly Gathering, July 24<sup>th</sup>, Mineral Point, WI
- [All-Hazards Communications Technician \(COMT\)](#), August 6<sup>th</sup>-10<sup>th</sup>, Appleton, WI
- [County Health Rankings & Roadmaps – Take Action: Choose Effective Policies & Programs](#), August 14<sup>th</sup>, 2012, Webinar
- [Rural Hospital Finance Workshop](#), August 24<sup>th</sup>, Sauk City, WI

## **READING ROOM**

### **The Supreme Court Upholds Nearly all of the Affordable Care Act**

The [Supreme Court of the United States \(SCOTUS\)](#) upheld nearly all of the federal health law. The health insurance mandate, possibly the most controversial portion of the health law, was upheld within the taxing authority of Congress. However, the court struck down the part of the law whereby states lose federal matching funds if they refuse to expand Medicaid eligibility.

- Kaiser Health News summarizes the ruling [here](#)
- NPR provides an [interactive tool](#) for understanding the ruling
- For more information on the Individual Mandate, click [here](#)
- For more information on Medicaid expansion, click [here](#)

### **[RAND: How Consumer-Directed Plans Affect The Cost And Use Of Health Care](#)**

A new brief by RAND describes a study of more than 800,000 households that switched from a traditional employer-based plan to consumer-directed health plans, which feature lower premiums and higher deductibles than traditional plans. Such plans are designed to reduce costs by discouraging unnecessary care. Within the first year, families spent 21 percent less on care; about a third of the reduction was attributed to less spending per care episode, while two-thirds was attributed to fewer episodes total. Families also, however, sought less preventive care and “highly valuable services that can prevent more costly problems later”-- including childhood vaccinations, mammograms and blood tests.

### **[Health Savings Account Membership Up 18%](#)**

America’s Health Insurance Plans (an industry lobby), Health Savings Account (HSA) reports that membership grew 18% last year. HSAs, created by legislation in 2003, let employers and employees make tax exempt contributions for out-of-pocket health care costs and are paired with high-deductible health insurance plans. The recent analysis shows that HSA membership rose from 11.4 million in January 2011 to 13.5 million in January 2012, with most of the growth happening in plans offered by large employers.

### **[Clinics Incur Higher Costs as Medical Homes](#)**

A study published in JAMA reports that higher health centers operating costs were associated with health centers rated higher on Patient Centered Medical Home (PCMH) attributes. The study authors note that most PCMH cost studies have focused on potential savings from reducing hospitalizations and emergency department visits. But the savings, they note, accrue to payers, and the primary care physicians do not benefit financially from prevented hospitalizations or emergency department visits. An [accompanying editorial](#) asserts: “These findings also complement other research showing that absent investment and payment reform, attempts to implement PCMHs can fail to achieve the desired goals for PCMHs”

### **[U.S. Racial Gap in Life Expectancy Shrinks](#)**

A new study suggests that the life expectancy gap between whites and blacks may be shrinking. This shift appears to be occurring due to two trends: a decrease in African Americans dying of AIDS and heart disease and an increase in whites dying in their early and mid-adulthood from unintentional injuries. The study found that there are still significant disparities between men and women. But the authors of the study note that this gap is the smallest since life expectancy measurements have been taken.

### **New Food for Thought: [Regulating Portions? Low Carb versus Low Fat?](#)**

In an effort to reduce sugary beverage over-consumption and, therefore, obesity, New York City Mayor Bloomberg has [proposed limiting sugary drinks](#) sold by restaurants, cinemas, street

vendors and stadium to 16 ounces (grocery stores would be exempt). Expert disagree on [whether or not the proposal will be effective](#) in combating consumption of sugary beverages and the city's obesity problems.

Meanwhile, [a new study in JAMA](#) examines the effects of three different diets on energy expenditure following weight loss – one “low-fat,” one “high protein/low carb,” and one “low-glycemic index.” The findings, [reviewed in the New York Times](#): higher protein consumption supported higher energy expenditure (calories metabolized) and supported sustained weight loss. Higher carbohydrate consumption led to “metabolic adaptations” that promote weight rebound.

### [\*\*Feds Seek To Reduce Disparities In Childhood Asthma Rates\*\*](#)

A new federal task force, a collaboration between the Depts. of Agriculture, Justice, Transportation, and Health and Human Services, has been created to combat the racial and ethnic gaps in childhood asthma rates. The collaboration is thought to be key to its success because asthma can be exacerbated by so many different substances such as dust, air pollution, and tobacco smoke. African-American children are more than twice as likely to be diagnosed with the respiratory disease than white children.

### [\*\*Report: Price Variation Makes Purchase of Health Care Confusing\*\*](#)

Consumer Reports shows how even insured patients can end up with huge, unexpected bills due to extreme price variation and lack of transparency in health insurance costs and coverage. Two major themes appear in the report: the extreme range in prices different providers charge for the same procedures (even within the same network) and changes in how plans calculate charges (resulting in out-of-network reimbursements covering a much smaller portion of costs than anticipated by customers).

### [\*\*Why Young Adults Lack Health Insurance and How the Affordable Care Act Is Helping\*\*](#)

Between November 2010 and November 2011, approximately 13.7 million young adults between the ages of 19-25 stayed on or joined their parents' health insurance plans, 6.6 million of whom would likely not have been able to do so before the passage of the Affordable Care Act (ACA), according to a recent report by the Commonwealth Fund Health Insurance Tracking Survey of Young Adults. The report finds that nearly 2 out of 5 young adults (19-29) went without health insurance for all or part of 2011, with low and moderate income households most at risk.

### [\*\*Study: Enrollees in Individual Health Plans Gain Better Coverage under Health Reform\*\*](#)

A recent study published by Health Affairs found that more than half of Americans with individual health insurance coverage in 2010 were enrolled in plans that provided less coverage than the least comprehensive plan that will be allowed in the health insurance exchanges. The state-based health insurance exchanges which are planned to begin in 2014 will not offer health insurance plans with an actuarial value below 60% (meaning the insurance covers less than 60% of medical expenses). The exchanges will allow individuals purchasing insurance to choose from four levels of cost-sharing. Premium subsidies will help offset insurance costs.

### **Additional Cancers to be Included in 9/11 Compensation Fund**

The director of the National Institute for Occupational Safety and Health and Health and administrator of the World Trade Center Health Program recently approved all of the 14 cancers recommended by the program's advisory committee to be covered by a \$4.3 billion compensation fund to help with treatments costs of people exposed to toxic material after the September 11 attacks in 2001. The decision is welcome news to members of emergency response services and people who lives and/or worked in downtown Manhattan as well as those affected by the Pentagon and Shanksville incidents on the same day who were exposed to 9/11 toxins, had developed cancer but had previously been ineligible for compensation from the fund.